

PROMOTION RECOMMENDATION
The University of Michigan
School of Social Work

Terri L. Friedline, associate professor of social work, with tenure, School of Social Work, is recommended for promotion to professor of social work, with tenure, School of Social Work.

Academic Degrees:

Ph.D.	2012	University of Pittsburgh, Pittsburgh, Pennsylvania
M.S.W	2005	University of Pittsburgh, Pittsburgh, Pennsylvania
B.A.S.W.	2004	Messiah College, Mechanicsburg, Pennsylvania

Professional Record:

2018 - present	Associate Professor, School of Social Work, University of Michigan
2012 - 2018	Assistant Professor, University of Kansas School of Social Work, Lawrence Kansas

Summary of Evaluation

Teaching: Professor Friedline has made significant contributions to the education of both M.S.W. and Ph.D. students, and her efforts are particularly impactful in the domain of macro practice within the M.S.W. program. Consistent with her scholarly expertise, she situates matters of social justice, diversity, and oppression in within historically rooted causes of economic inequality and engages students in learning about historical examples of resistance movements to inspire them to act as forces for change. Her evaluation scores are consistently strong and her efforts are strongly appreciated by students. Professor Friedline is a dedicated mentor of students at all levels and her role as a mentor to Ph.D. students, particularly those from marginalized backgrounds, is especially noteworthy. She has advised nearly 200 M.S.W. students and employed M.S.W.-level students on research projects, providing them with hands-on research experience and publication opportunities.

Research: Professor Friedline's scholarship seeks to illuminate and interrogate the ways that financial systems, predatory lending, and financial technology are oppressive and harmful to communities of color. Her research occupies a distinctive niche within a discipline (social work) in which the health impacts of systemic racism are readily acknowledged but seldom linked specifically to financial systems and practices. Through careful analyses of a diverse array of data, she exposes the ways in which taken-for-granted assumptions and practices in banking and lending systematically disadvantage underrepresented communities, largely escaping the awareness of those involved in these practices on an everyday level. Adopting a liberatory approach rooted in abolitionism, she seeks to advance consciousness-raising and political education for those affected by inequitable systems to empower them to advocate for change. As one of the rare scholars within the field of social work researching the systemic impact of financial systems on the well-being and health of people of color, her scholarship is distinctive and leading edge, notable for its alignment with social work values and for the degree to which it has generated public interest and engagement.

Taken together, Professor Friedline's recent book, her research articles, and her publicly engaged scholarly efforts (which include accessibly-written commentaries for non-academic audiences as well as public speeches and addresses) make for a compelling dossier for promotion to professor. Her rate of article and book productivity is quite strong and bibliometric statistics show that her work is highly cited. The attention that Professor Friedline's work has garnered in the media and the fact that her expertise has been sought after by the Consumer Financial Protection Bureau, the Federal Deposit Insurance Corporation, the Biden-Harris Campaign Economic Policy Council, and the Board of Governors Federal Reserve System attest to the deep impact her scholarship is making on policy and practice.

Recent and Significant Publications:

- Friedline, T., & Chen, Z. (2021). Digital redlining and the fintech marketplace: Evidence from United States zip codes. *Journal of Consumer Affairs*, 55(2), 366-388. <https://doi.org/10.1111/joca.12297>
- Friedline, T. (2022, July/August). The day Wells Fargo closed. *Current Affairs*. <https://www.currentaffairs.org/2022/08/the-day-wells-fargo-closed>
- Friedline, T., Chen, Z., & Morrow, S. (2021). Families' financial stress & well-being: The importance of the economy and economic environments. *Journal of Family and Economic Issues*, 42, 34-51. <https://doi.org/10.1007/s10834-020-09694-9>.
- Friedline, T., Wood, A.K., Oh, S., Wheatley, M., & Zheng, H. (2022). Doubling down on racial capitalism during COVID-19: Qualitative interviews with bank employees. *The ANNALS of the Academy of Political and Social Science*, 698, 163-184.
- Friedline, T., Morrow, S., Oh, S., Klemm, T., & Kugiya, J. (2022). Banks as racialized and gendered organizations: Interviews with frontline workers. *Social Service Review*, 96(3), 401-434. <https://doi.org/10.1086/721145>.
- Friedline, T., Wood, A.K., & Morrow, S. (2022). Financial education as political education: A framework for targeting systems as sites of change. *Journal of Community Practice*, 30(4), 463-481. <https://doi.org/10.1080/10705422.2022.2140737>.

Service: Professor Friedline, at the university and the school level, is a highly contributory and responsible faculty member who takes on extra assignments aligned with her strong commitment to inclusion and social justice. She has served on many significant school committees (doctoral program, promotion and tenure, dean's search) and has volunteered to convene a bimonthly policy discussion series at faculty meetings to stimulate conversations about policy matters that are of collective concern to our faculty. She also steps up for ad-hoc task forces such as a current effort to revise and modernize our promotion and tenure standards to incorporate community and public engagement. At the professional and community level, Professor Friedline's service efforts are high magnitude and offer opportunities to make her expertise visible and relevant to contemporary policy issues. She has contributed time and expertise to state and federal bodies that advise on issues such as consumer protection and financial regulation. At the professional level, she has been active in professional organizations and is a willing leader in convening important public conversations about social justice. In all of these ways, Professor Friedline employs her service in ways that benefit the school and the university and carry forward her deeply-held passion for social justice and radical social change.

External Reviewers:

Reviewer (A): "Upon assessing Dr. Friedline's work, I have come to the conclusion that she has a strong record worthy of promotion to the rank of professor. Her dossier would be meritorious of promotion to the rank of full professor at [my institution]."

Reviewer (B): "In sum, I evaluate Dr. Terri Friedline's scholarship and record to be deserving of promotion to Professor with tenure, with significant continuing contributions to come on the horizon.

Dr. Friedline is a visible and respected scholar with a high-profile national and international reputation. It has been a pleasure to review her record and research."

Reviewer (C): "There is every indication that she will continue her impressive scholarly trajectory – with growing policy and public impact – in years to come. I believe that she is deserving of promotion to the rank of full professor."

Reviewer (D): "In sum, I believe Dr. Terri Friedline should be promoted to Full Professor of Social Work, with all the rights and privileges conferred with it, without reservation. Her research

accomplishments, service to the profession, and future promise would certainly warrant that level of recognition at [my institution].”

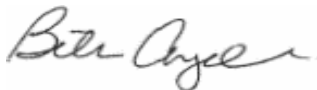
Reviewer (E): “In sum, Professor Friedline has established a national reputation, a sizeable and impactful record of scholarship, and an admirable service record. She asks important questions, provides much needed empirical data, and communicates her findings in an accessible and clear style. In my view, her record absolutely merits promotion to full professor.”

Reviewer (F): “At my institution, promotion to full professor is almost completely determined by one’s record of research or scholarship. However, having published a large body of work, as Dr. Friedline has certainly done, isn’t enough. That body of work must’ve also garnered the candidate a national or international reputation. Here is where Dr. Friedline’s work truly shines.”

Reviewer (G): “Most cases for promotion to Professor hinge on the scope, originality, and impact of scholarship. It is my assessment that Professor Friedline has met these criteria, especially through innovative and impactful research. In summary, I endorse Professor Friedline’s promotion to the rank of Professor.”

Reviewer (H): “Dr. Friedline’s record of scholarship and visibility in the field would compare favorably with our most recent promotions to full professor within my home unit.”

Summary of Recommendation: Professor Friedline’s research makes important conceptual and empirical contributions to understanding of issues related to consumer protection, financial systems, and financial technology, and engages intensely in public venues to ensure that her findings are translated into policy and regulatory change. She is a dedicated and impactful teacher who has made significant contributions to the School of Social Work, the university, the profession of social work, and the local community. It is with the support of the School of Social Work Executive Committee that I recommend Terri L. Friedline for promotion to the rank of professor of social work, with tenure, School of Social Work.



Beth Angell
Dean and Professor of Social Work
School of Social Work

May 2024